

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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MidFirst Bank

In Re:
Christine P. Kruse

Debtor.



Order Filed on January 4, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 20-11925 JKS

Adv. No.:

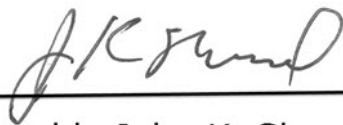
Hearing Date: 12/10/2020 @ 10:00 a.m..

Judge: John K. Sherwood.

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: January 4, 2021



Honorable John K. Sherwood
United States Bankruptcy Court

(Page 2)

Debtors: Christine P. Kruse

Case No: 20-11925 JKS

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Specialized Loan Servicing, LLC, Denise Carlon appearing, upon a certification of default as to real property located at 159 Vista Terrace, Pompton Lakes, NJ 07442, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Ralph A. Ferro Jr., Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of December 9, 2020, Debtor is due for the August 2020 through December 2020 post-petition payment for a total default of \$18,484.65 (2 AO @ \$2,100.00, 1 AO @ \$4,015.40, 5 @ \$2,053.85); and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$18,484.65 to be received no later than December 31, 2020; and

It is **ORDERED, ADJUDGED and DECREED** that Debtor reserves the right to request a forbearance agreement from Secured Creditor. Nothing in this order guarantees or entitles Debtors to a forbearance agreement; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume January 1, 2021, directly to Secured Creditor's servicer, Specialized Loan Servicing, LLC, 6200 S. Quebec St. Greenwood Village, CO 80111 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs up to the sum of \$350.00 in an amount to be included in a post-petition fee notice for attorneys' fees, which is to be paid through Debtor's Chapter 13 plan and the certification is hereby resolved.

In re:
Christine P. Kruse
Debtor(s)

Case No. 20-11925-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jan 04, 2021

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 06, 2021:

Recip ID	Recipient Name and Address
db	+ Christine P. Kruse, 159 Vista Terrace, Pompton Lakes, NJ 07442-1476

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 06, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 4, 2021 at the address(es) listed below:

Name	Email Address
Antonio G. Bonanni	on behalf of Creditor CARVANA LLC abonanni@hoflawgroup.com, pfranz@hoflawgroup.com
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Ralph A Ferro, Jr	on behalf of Debtor Christine P. Kruse ralphferrojr@msn.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5